

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Herbert, Kina § Case No. 05 B 27849
§
Debtor § §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/13/2005.

2) The plan was confirmed on 10/17/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 08/28/2009.

6) Number of months from filing or conversion to last payment: 49.

7) Number of months case was pending: 53.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$2,170.00.

10) Amount of unsecured claims discharged without full payment: \$28,105.32.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$24,178.91

Less amount refunded to debtor \$345.84

NET RECEIPTS:

\$23,833.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,894.00

Court Costs \$0

Trustee Expenses & Compensation \$1,375.13

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$4,269.13

Attorney fees paid and disclosed by debtor NA

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$320.00	\$264.38	\$264.38	\$264.38	\$0
Internal Revenue Service	Priority	\$324.00	\$324.61	\$324.61	\$324.61	\$0
Ford Motor Credit Corporation	Secured	\$15,500.00	\$15,500.00	\$15,500.00	\$15,500.00	\$2,439.83
Advance Til Payday	Unsecured	\$420.00	NA	NA	\$0	\$0
Allied Business Accounts	Unsecured	NA	\$440.27	\$440.27	\$0	\$0
America OnLine	Unsecured	\$86.70	NA	NA	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$1,213.03	\$605.41	\$605.41	\$60.54	\$0
ATP 411	Unsecured	NA	\$497.80	\$497.80	\$49.78	\$0
Card Service Center	Unsecured	\$793.94	NA	NA	\$0	\$0
Check It	Unsecured	\$40.00	NA	NA	\$0	\$0
Check N Go	Unsecured	\$447.00	\$356.90	\$356.90	\$35.69	\$0
Commonwealth Edison	Unsecured	\$318.35	NA	NA	\$0	\$0
FHN - Memorial Hospital	Unsecured	\$7,146.66	\$512.96	\$512.96	\$0	\$0
FHN - Memorial Hospital	Unsecured	NA	\$39.20	\$39.20	\$0	\$0
FHN - Memorial Hospital	Unsecured	NA	\$326.91	\$326.91	\$0	\$0
FHN - Memorial Hospital	Unsecured	NA	\$440.27	\$440.27	\$44.03	\$0
Ford Motor Credit Corporation	Unsecured	\$5,157.13	\$5,178.70	\$5,178.70	\$517.87	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Heights Finance Corporation	Unsecured	\$2,441.71	\$1,810.64	\$1,810.64	\$181.06	\$0
Homewood Flossmoor High School	Unsecured	\$195.00	NA	NA	\$0	\$0
Illinois Dept Of Employment Security	Unsecured	\$366.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	\$290.25	\$56.30	\$56.30	\$5.63	\$0
Insight Communications	Unsecured	\$359.30	NA	NA	\$0	\$0
Instant Cash Advance	Unsecured	\$420.00	NA	NA	\$0	\$0
Monroe Clinic	Unsecured	\$350.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$473.02	\$473.02	\$473.02	\$47.30	\$0
Ocwen Federal Bank FSB	Unsecured	\$10,800.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$208.00	\$215.10	\$215.10	\$21.51	\$0
Premier Bankcard	Unsecured	\$215.00	\$215.33	\$215.33	\$21.53	\$0
Professional Collectors	Unsecured	\$310.00	NA	NA	\$0	\$0
Professional Collectors	Unsecured	\$310.20	\$310.20	\$310.20	\$31.02	\$0
Publishers Clearing House	Unsecured	\$28.80	NA	NA	\$0	\$0
PVM/C	Unsecured	\$793.00	NA	NA	\$0	\$0
RMCB	Unsecured	\$189.06	NA	NA	\$0	\$0
Sears Roebuck & Co	Unsecured	\$225.00	NA	NA	\$0	\$0
Security Finance	Unsecured	\$100.00	\$100.00	\$100.00	\$10.00	\$0
State Collection Srv	Unsecured	\$90.00	NA	NA	\$0	\$0
State Collection Srv	Unsecured	NA	\$91.62	\$91.62	\$9.16	\$0
Telecheck	Unsecured	\$40.00	NA	NA	\$0	\$0
Tri-State Adjustments	Unsecured	NA	\$375.27	\$375.27	\$0	\$0
Verizon Wireless	Unsecured	\$1,254.19	NA	NA	\$0	\$0
Water & Sewer	Unsecured	\$71.50	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$15,500.00	\$15,500.00	\$2,439.83
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$15,500.00	\$15,500.00	\$2,439.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$588.99	\$588.99	\$0
TOTAL PRIORITY:	\$588.99	\$588.99	\$0
GENERAL UNSECURED PAYMENTS:	\$12,045.90	\$1,035.12	\$0

Disbursements:

Expenses of Administration	\$4,269.13
Disbursements to Creditors	\$19,563.94
TOTAL DISBURSEMENTS:	\$23,833.07

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 22, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.